



DIVISION OF FINANCE

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David A. Doering
Acting Commissioner

August 29, 2019

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2019, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies was reduced from 241 to 235. During the past twelve months six banks merged into other institutions, one bank self-liquidated and one new state bank charter was granted as a national institution converted to a state-chartered bank.

Assets in state-chartered banks totaled \$137.2 billion on June 30, 2019, an increase of 4.5 percent from one year earlier. Deposits were \$113.6 billion and total loans were \$91.7 billion on June 30, 2019, an increase of 3.5 and 5.1 percent respectively, from one year earlier.

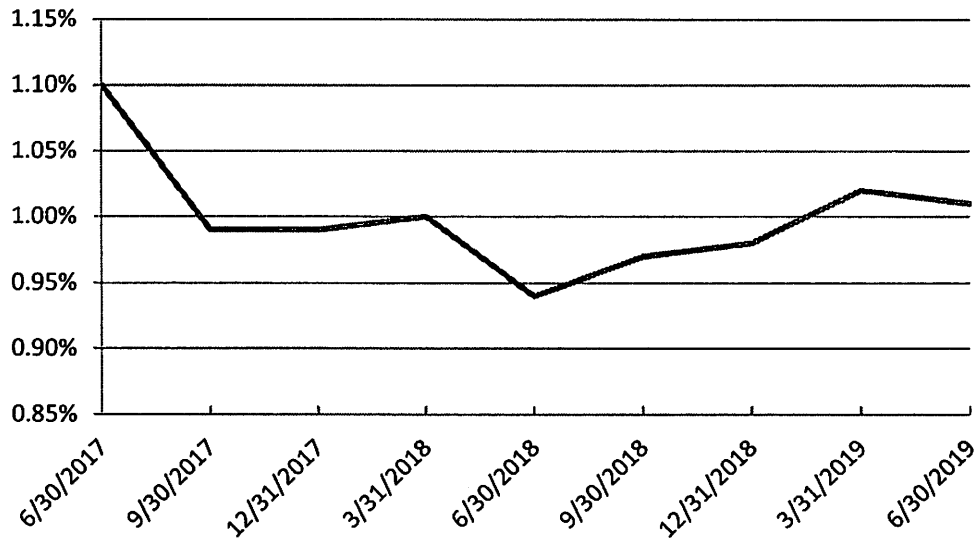
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved, with the past due ratio manageable at 1.01 percent. The return on assets remains strong at 1.22 percent.

Capital remains strong as the Tier 1 Leverage Capital ratio is 10.23 percent of total assets, which is above the national average of 9.81 percent.

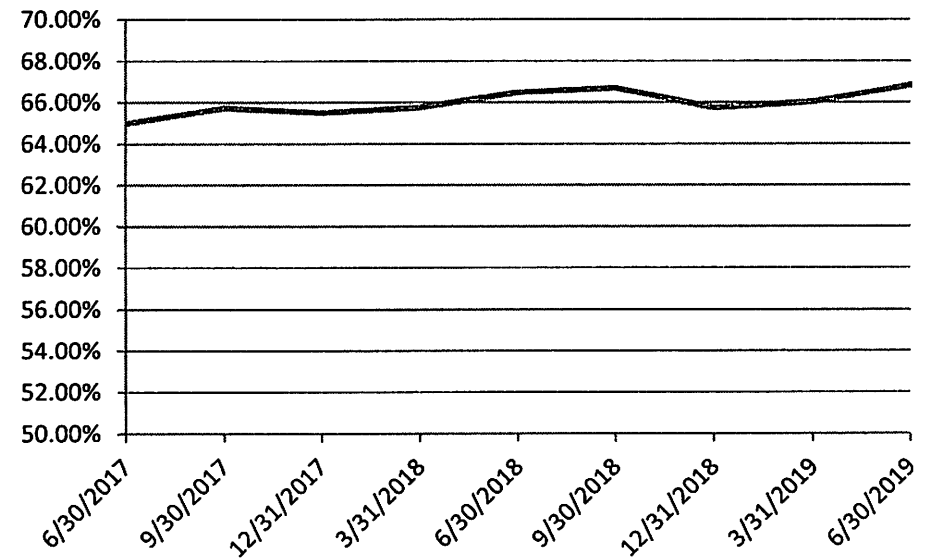
A handwritten signature in black ink, appearing to read "David A. Doering".

David A. Doering
Acting Commissioner of Finance

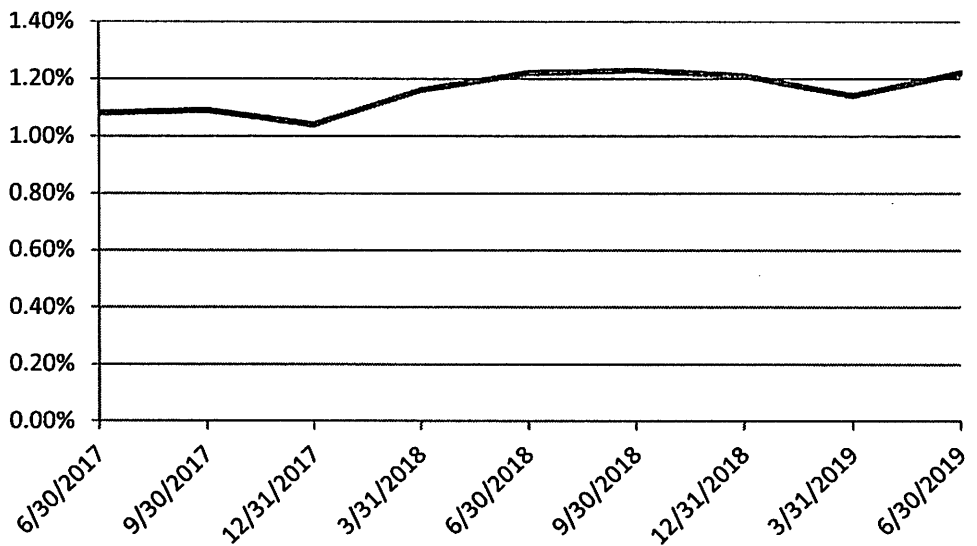
PAST DUE LOANS TO TOTAL LOANS



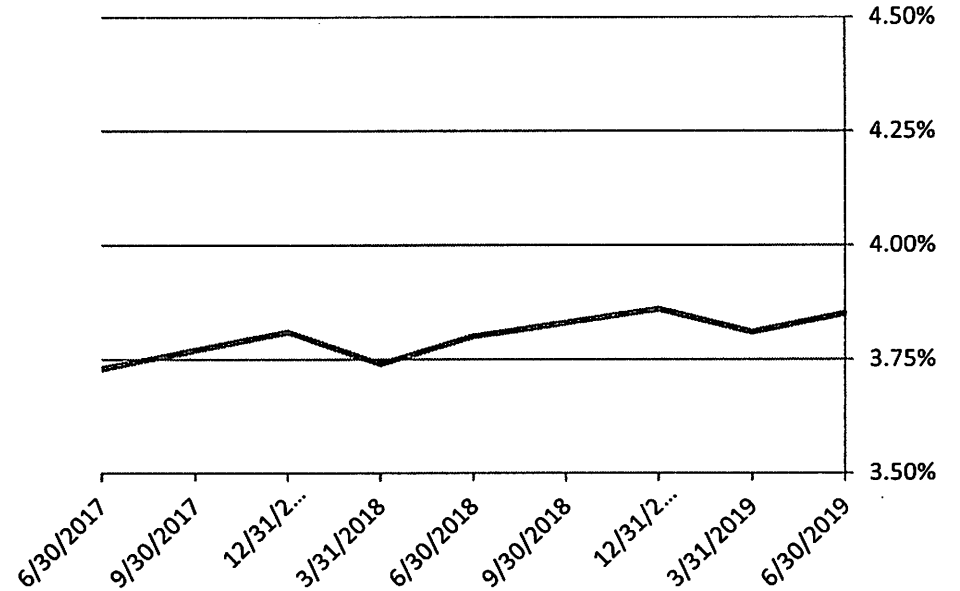
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2019**

THOUSANDS OF DOLLARS	235 BANKS 6/30/2019	241 BANKS 6/30/2018	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$91,677,213	\$87,245,007	\$4,432,206	5.1%
Allowance for Loan Losses	1,094,623	1,065,273	29,350	2.8%
Total Assets	137,178,689	131,226,167	5,952,522	4.5%
LIABILITIES				
Total Deposits	113,614,150	109,739,846	3,874,304	3.5%
Total Equity Capital	14,919,661	13,853,506	1,066,155	7.7%

OPERATING RATIOS	6/30/2019	6/30/2018	CHANGE
Equity Capital/Assets	10.88%	10.35%	0.53%
Tangible Equity Capital/Assets	10.23%	9.79%	0.44%
Capital and Allowance for Loan Losses/Assets	11.58%	11.07%	0.51%
Total Loans/Assets	66.83%	66.48%	0.35%
Past Due and Nonaccrual Loans/Total Loans	1.01%	0.94%	0.07%
Allowance for Loan Losses/Total Loans	1.19%	1.22%	-0.03%
Average Net Interest Margin	3.85%	3.80%	0.05%
Return on Assets	1.22%	1.22%	0.00%

NOTES:

2019 totals do not include four nondeposit trust companies.
2018 totals do not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2019**

MILLIONS OF DOLLARS	6/30/2019			6/30/2018	PERCENT CHANGE
	235 STATE BANKS	9 NATIONAL BANKS	244 ALL BANKS	251 ALL BANKS	
ASSETS					
Cash and Due from Banks	5,922	1,570	7,492	6,182	21.2%
Investment Securities	31,851	8,801	40,652	40,025	1.6%
Total Loans and Leases	91,677	15,284	106,961	101,585	5.3%
Less: Reserves	1,095	137	1,232	1,203	2.4%
Federal Funds Sold	1,640	295	1,935	1,184	63.4%
Fixed Assets	2,546	269	2,815	2,390	17.8%
Other Real Estate	179	6	185	222	-16.7%
Intangible Assets	987	121	1,108	945	17.2%
Other assets	3,472	763	4,235	3,924	7.9%
TOTAL ASSETS	\$137,179	\$26,972	\$164,151	\$155,254	5.7%
LIABILITIES					
Total Deposits	113,614	22,179	135,793	129,397	4.9%
Deposits over 250M	5,778	513	6,291	6,570	-4.2%
Brokered Deposits	5,437	633	6,070	5,137	18.2%
Federal Funds Purchased	4,720	1,742	6,462	5,225	23.7%
Other liabilities	3,925	439	4,364	4,756	-8.2%
Total Equity Capital	14,920	2,612	17,532	15,876	10.4%
TOTAL LIABILITIES	\$137,179	\$26,972	\$164,151	\$155,254	5.7%
EARNINGS					
Interest Income	2,825	496	3,321	2,882	15.2%
Interest Expense	511	111	622	359	73.3%
Net Interest Income	2,314	385	2,699	2,523	7.0%
Provision for Loan Losses	74	29	103	98	5.1%
Net Income	971	136	1,107	1,065	3.9%
Cash Dividends	914	31	945	527	79.3%
Net Loan Losses	50	27	77	70	10.0%